

**161—6.4(216) Exceptions.**

**6.4(1)** Cosignatures may be required of a married couple intending to establish a joint account with the company or business issuing the credit card.

**6.4(2)** The exception for cosignatures is limited, and the issuer should presume the applicant is seeking a credit card in the applicant's own name regardless of the marital status of the applicant.

**6.4(3)** These rules shall not prohibit any party to a credit transaction from considering the application to the particular case of Iowa law on dower, title, descent, and distribution, or from taking constructive action thereon.